

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs
Wanda Jean Downs**

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Homestead 409 Victory Lane, Mansfield, Tarrant County, Texas	Deed of Trust	C	\$192,900.00	\$199,999.00
			\$192,900.00	\$199,999.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.		household	C	\$2,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing	C	\$250.00
7. Furs and jewelry.		jewelry	C	\$425.00
8. Firearms and sports, photographic, and other hobby equipment.		shotgun	C	\$250.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Total >	\$3,425.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		tax refund	C	\$3,937.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Total >	\$7,362.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

**IN RE: Mark Anthony Downs
Wanda Jean Downs**

CASE NO 04-45661

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
				Total > \$13,274.50

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Homestead 409 Victory Lane, Mansfield, Tarrant County, Texas	11 U.S.C. Sec. 522(d)(1)	\$0.00	\$192,900.00
household	11 U.S.C. Sec. 522(d)(3)	\$2,500.00	\$2,500.00
clothing	11 U.S.C. Sec. 522(d)(3)	\$250.00	\$250.00
jewelry	11 U.S.C. Sec. 522(d)(4)	\$425.00	\$425.00
shotgun	11 U.S.C. Sec. 522(d)(5)	\$250.00	\$250.00
tax refund	11 U.S.C. Sec. 522(d)(5)	\$3,937.00	\$3,937.00
2001 Grand Prix SE 100,000 miles	11 U.S.C. Sec. 522(d)(2)	\$0.00	\$5,912.50
		\$7,362.00	\$206,174.50

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 348552	C		DATE INCURRED: NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS:				\$199,999.00	\$7,099.00
Countrywide Home Loans PO Box 10212 MSNSV22 Van Huys, CA 76063			COLLATERAL VALUE: \$192,900.00					
ACCT #: 348552	C		DATE INCURRED: Various NATURE OF LIEN: Arrearage claim COLLATERAL: Homestead REMARKS:				\$5,390.73	\$6,031.99
Countrywide Home Loans PO Box 10212 MSNSV22 Van Huys, CA 76063			COLLATERAL VALUE: \$5,390.73					
ACCT #: P2217	C		DATE INCURRED: NATURE OF LIEN: Retail installment contract and security agreement COLLATERAL: Automobile 2001 Pontic Grand P SE REMARKS:				\$11,944.49	\$6,031.99
The Kar Store 708 E. Division Street Arlington, TX 76011			COLLATERAL VALUE: \$5,912.50					
No continuation sheets attached	Total for this Page (Subtotal) >						\$217,334.22	\$13,130.99
	Running Total >						\$217,334.22	\$13,130.99

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO. **04-45661**
CHAPTER **13**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

Deposits by individuals

Claims of individuals up to a maximum of \$2,100 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

IN RE: **Mark Anthony Downs**

Debtor

Wanda Jean Downs

Joint Debtor

CASE NO **04-45661**

(If Known)

CHAPTER **13****SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)**

Continuation Sheet No. 1

TYPE OF PRIORITY

Administrative allowances

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #: David S. Kohm & Associates 1414 W. Randol Mill Road, Suite 118 Arlington, TX 76012	C	DATE INCURRED: CONSIDERATION: Attorney Fees REMARKS:				\$1,694.00	\$1,694.00

Total for this Page (Subtotal) >

\$1,694.00

\$1,694.00

Running Total >

\$1,694.00

\$1,694.00

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 734381/3311715 Arrow Financial Services 5996 West Touhy Avenue Niles, IL 60714-4610	C	DATE INCURRED: CONSIDERATION: Collecting for ATS Asignee of Bank of America REMARKS:				\$0.00
ACCT #: Attention LLC 220 A North Sunset Sherman, TX 75092	C	DATE INCURRED: CONSIDERATION: Notice Only-Collecting for Medical Center of Arlin REMARKS: 3119551; 398769583				\$647.00
ACCT #: Blakely Witt & Assoc. 802 E. Highway 80 Mesquite, TX 75144	C	DATE INCURRED: CONSIDERATION: Collecting for - Hill REMARKS:				\$337.00
ACCT #: 0100504616857100100 Charter 4905 S. Hulen Street Fort Worth, TX 76132	C	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$109.95
ACCT #: 37902442014995793 CMRE Financial Services, Inc. 3350 E. Birch Street, Suite 200 Brea, CA 92821	C	DATE INCURRED: CONSIDERATION: Collecting for - Summit Hospital REMARKS:				\$339.00
ACCT #: Country Wide Home Loans 400 Country Wide Way Simi Valley, CA 93065	C	DATE INCURRED: CONSIDERATION: Purchase Money REMARKS:				\$4,796.00
ACCT #: 11101333 Credex Auto Leasing 32125 Shon Road, Suite 130 Cleveland, OH 44139	C	DATE INCURRED: CONSIDERATION: Other REMARKS:				\$1,798.00

4 continuation sheets attached

Total for this Page (Subtotal) >
Running Total >

\$8,026.95

\$8,026.95

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 72516943 Credit System, Inc. 1277 Country Club Lane Fort Worth, TX 76112	C	DATE INCURRED: CONSIDERATION: Collecting for - Family Healthcare Assoc REMARKS:			\$155.00
ACCT #: Creditor Protections Assoc. 1355 Noel Road, Suite 2100 Dallas, TX 75240	C	DATE INCURRED: CONSIDERATION: Collecting for Comcast REMARKS:			\$0.00
ACCT #: 104003481402 Drive Time 4020 E. Indian School Road Phoenix, AZ 85018	C	DATE INCURRED: CONSIDERATION: Other REMARKS:			\$4,734.00
ACCT #: 72516943 Family Healthcare Assoc. P.O. Box 14221 Arlington, Texas 76094	C	DATE INCURRED: CONSIDERATION: medical services REMARKS:			\$155.00
ACCT #: First National Bank P.O. Box 937 Killeen, TX 76540-0937	C	DATE INCURRED: CONSIDERATION: Credit card REMARKS:			\$190.00
ACCT #: National Credit System 3800 Camp Creek Atlanta, GA 30331	C	DATE INCURRED: CONSIDERATION: Collecting for Silver Brook Apartments REMARKS: Misty Woods Apartments			\$1,479.00
ACCT #: NCO 500 N. Central Expwy.#3 Plano, TX 75074	C	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:			\$0.00

Total for this Page (Subtotal) >
Running Total >

\$6,713.00

\$14,739.95

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 2

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: 3954513394 Palisade Collections 2425 Commerce Ave. , Suite 10 Duluth, GA 30096	C	DATE INCURRED: CONSIDERATION: Collecting for AT&T REMARKS:			\$568.00
ACCT #: Park Dansan 113 W. 3rd Avenue Gastonia, NC 28053	C	DATE INCURRED: CONSIDERATION: Collecting for MCI REMARKS:			\$169.98
ACCT #: DA008184 Payment Assurance Group POB 820934 Dallas, Texas 75382-0934	C	DATE INCURRED: CONSIDERATION: Collecting for - Ranger American Security REMARKS:			\$890.73
ACCT #: 45706001427569 PortFolio 120 Corporate Blvd. Ste 1 Norfolk, VA 23502	C	DATE INCURRED: CONSIDERATION: Collecting for - Water Dance Apts REMARKS: Southwestern Bell			\$1,600.00
ACCT #: ProCollect 9550 Forest Lane, Suite 420 Dallas, Texas 75243	C	DATE INCURRED: CONSIDERATION: Collecting for Waterdance Apartments REMARKS:			\$0.00
ACCT #: 409 Victory Lane, Mansfield, TX Riddle & Williams, PC 3811 Turtle Creek Blvd. Dallas, TX 75219	C	DATE INCURRED: CONSIDERATION: Collecting for Homeowner's Association of Mansfield REMARKS:			\$0.00
ACCT #: RMCB PO Box 1238 Elmsford, NY 10523-0938	C	DATE INCURRED: CONSIDERATION: Collecting for Body by Jake Global, LLC REMARKS:			\$0.00

Total for this Page (Subtotal) >
Running Total >

\$3,228.71**\$17,968.66**

IN RE: **Mark Anthony Downs**

Debtor

Wanda Jean Downs

Joint Debtor

CASE NO **04-45661**

(If Known)

CHAPTER **13****SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)**

Continuation Sheet No. 3

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: Sherman Acquisition P.O. Box 740281 Houston, TX 77274	C	DATE INCURRED: CONSIDERATION: Collecting for OSI/ Gulf State AT&T Broadband REMARKS:			\$228.00
ACCT #: 817261426 Southwestern Bell PO Box 930170 Dallas, TX 75393	C	DATE INCURRED: CONSIDERATION: Telephone Services REMARKS:			\$1,137.00
ACCT #: F00024629 Tarrant County JP2 724 E. Border Street Arlington, TX 76010	C	DATE INCURRED: CONSIDERATION: Collecting for The Pointe of North Arlington REMARKS:			\$0.00
ACCT #: F00018332/F00028447 Tarrant County JP7 PO Box 691 Mansfield, TX 76063	C	DATE INCURRED: CONSIDERATION: Collecting for BitterCreek Apartments REMARKS: Water Dance Apts			\$413.00
ACCT #: F00024629 The Pointe of North Arlington 525 E. Lamar Arlington, TX 76011	C	DATE INCURRED: CONSIDERATION: Other REMARKS:			\$567.00
ACCT #: TX Collect Inc, CTI 2101 W. Ben White Blvd. Austin, TX 78704	C	DATE INCURRED: CONSIDERATION: Collecting for Citi Bank REMARKS:			\$2,327.00
ACCT #: TXU Electric PO Box 666565 Dallas, TX 75266-6565	C	DATE INCURRED: CONSIDERATION: Utility Services REMARKS: 41420; 44908			\$459.00
Total for this Page (Subtotal) >					\$5,131.00
Running Total >					\$23,099.66

IN RE: Mark Anthony Downs

Debtor

Wanda Jean Downs

Joint Debtor

CASE NO 04-45661

(If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 4

Total for this Page (Subtotal) >
Running Total >

\$1,365.00

\$24,464.66

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Aarons 409 E. Pioneer PKWY Arlington, Texas 76010	washer, dryer, refrig. Contract to be ASSUMED

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	Mark Downs Charnice Downs Matthew Downs	16 15 13	Son Daughter Son			
Employment	Debtor		Spouse			
Occupation	Truck Driver		Unemployed			
Name of Employer	Crst					
How Long Employed	3 weeks					
Address of Employer	3930 16th Avenue SW PO Box 68 Cedar Rapids, IA 52404					

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

A. Payroll taxes (includes social security tax if B. is zero)	DEBTOR	SPOUSE
B. Social Security Tax	\$0.00	\$0.00
C. Insurance	\$0.00	\$0.00
D. Union dues	\$0.00	\$0.00
E. Retirement	\$0.00	\$0.00
F. Other (specify)	\$0.00	\$0.00
G. Other (specify)	\$0.00	\$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed stmt)	DEBTOR	SPOUSE
Income from real property	\$3,200.00	\$0.00
Interest and dividends	\$0.00	\$0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	\$0.00	\$0.00
Social Security or other government assistance (specify)	\$0.00	\$0.00
Pension or retirement income	\$0.00	\$0.00
Other monthly income (specify below)		
1. _____	\$0.00	\$0.00
2. _____	\$0.00	\$0.00
3. _____	\$0.00	\$0.00

TOTAL MONTHLY INCOME

DEBTOR **SPOUSE**

TOTAL COMBINED MONTHLY INCOME \$3,200.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)		\$1,203.00
Are real estate taxes included?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel		\$234.00
Water and sewer		\$98.00
Telephone		\$69.00
Other: Garbage		\$35.00
Home maintenance (repairs and upkeep)		\$50.00
Food		\$450.00
Clothing		\$100.00
Laundry and dry cleaning		\$100.00
Medical and dental expenses (not covered by insurance)		\$125.00
Transportation (not including car payments)		\$176.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		
Charitable contributions		
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		
Life		
Health		
Auto		\$135.00
Other:		
Taxes (not deducted from wages or included in home mortgage payments)		
Specify:		
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)		
Auto		
Other: Lease Furniture		\$100.00
Other:		
Other:		
Alimony, maintenance, and support paid to others		
Payments for support of additional dependents not living at debtor's home		
Regular expenses from operation of business, profession, or farm (attach detailed statement)		
Other:		
Other:		
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$2,875.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]		
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.		
A. Total projected monthly income		\$3,200.00
B. Total projected monthly expenses (including separate spouse budget if applicable)		\$2,875.00
C. Excess income (A minus B)		\$325.00
D. Total amount to be paid into plan each	Monthly	(interval)
		\$325.00

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION**

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$192,900.00		
B - Personal Property	Yes	4	\$13,274.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$217,334.22	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$1,694.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$24,464.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1		\$3,200.00	
J - Current Expenditures of Individual Debtor(s)	Yes	1		\$2,875.00	
Total Number of Sheets of ALL Schedules	>	18			
Total Assets	>		\$206,174.50		
Total Liabilities	>			\$243,492.88	

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO. **04-45661**
CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

19

Date _____

Signature *Is/ Mark Anthony Downs*
Mark Anthony Downs

Date _____

Signature *Is/ Wanda Jean Downs*
Wanda Jean Downs

[If joint case, both spouses must sign.]

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
David S. Kohm & Associates 1414 W. Randol Mill Road, Suite 118 Arlington, TX 76012	06/03/2004	\$500.00

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**
CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs

CASE NO **04-45661**

CHAPTER **13**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 6 sheets, and that they are true and correct.

Date _____

Signature /s/ Mark Anthony Downs
of Debtor **Mark Anthony Downs**

Date _____

Signature /s/ Wanda Jean Downs
of Joint Debtor **Wanda Jean Downs**
(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs
Debtor(s)

CASE NO. **04-45661**
CHAPTER **13**

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$209.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$194.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$839.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$239.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this _____ day of _____, _____.

/s/ Mark Anthony Downs
Mark Anthony Downs

/s/ Wanda Jean Downs
Wanda Jean Downs

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF TEXAS
FORT WORTH DIVISION

IN RE: **Mark Anthony Downs**
Wanda Jean Downs
Debtor(s)

CASE NO **04-45661**
CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date _____

Signature */s/ Mark Anthony Downs*
Mark Anthony Downs

Date _____

Signature */s/ Wanda Jean Downs*
Wanda Jean Downs

Aarons
409 E. Pioneer PKWY
Arlington, Texas 76010

Arrow Financial Services
734381/3311715
5996 West Touhy Avenue
Niles, IL 60714-4610

Attention LLC
220 A North Sunset
Sherman, TX 75092

Attorney General
Collection Division/BK Section
PO Box 12548
Austin, TX 78711-2548

Blakely Witt & Assoc.
802 E. Highway 80
Mesquite, TX 75144

Charter
0100504616857100100
4905 S. Hulen Street
Fort Worth, TX 76132

CMRE Financial Services, Inc.
37902442014995793
3350 E. Birch Street, Suite 200
Brea, CA 92821

Comptroller of Public Accounts
Revenue Accounting Division
PO Box 13528
Austin, TX 78711

Country Wide Home Loans
400 Country Wide Way
Simi Valley, CA 93065

Countrywide Home Loans
348552
PO Box 10212 MSNSV22
Van Nuys, CA 76063

Credex Auto Leasing
11101333
32125 Shon Road, Suite 130
Cleveland, OH 44139

Credit System, Inc.
72516943
1277 Country Club Lane
Fort Worth, TX 76112

Creditor Protections Assoc.
1355 Noel Road, Suite 2100
Dallas, TX 75240

David S. Kohm & Associates
1414 W. Randol Mill Road, Suite 118
Arlington, TX 76012

Drive Time
104003481402
4020 E. Indian School Road
Phoenix, AZ 85018

Family Healthcare Assoc.
72516943
P.O. Box 14221
Arlington, Texas 76094

First National Bank
P.O. Box 937
Killeen, TX 76540-0937

Internal Revenue Service
Mail Code - 5020 DAL
1100 Commerce St., RM 9B8
Dallas, TX 75242

National Credit System
3800 Camp Creek
Atlanta, GA 30331

NCO
500 N. Central Expwy.#3
Plano, TX 75074

Palisade Collections
3954513394
2425 Commerce Ave. , Suite 10
Duluth, GA 30096

Park Dansan
113 W. 3rd Avenue
Gastonia, NC 28053

Payment Assurance Group
DA008184
POB 820934
Dallas, Texas 75382-0934

PortFolio
45706001427569
120 Corporate Blvd. Ste 1
Norfolk, VA 23502

ProCollect
9550 Forest Lane, Suite 420
Dallas, Texas 75243

Riddle & Williams, PC
409 Victory Lane, Mansfield, TX
3811 Turtle Creek Blvd.
Dallas, TX 75219

RMCB
PO Box 1238
Elmsford, NY 10523-0938

Sherman Acquisition
P.O. Box 740281
Houston, TX77274

Southwestern Bell
817261426
PO Box 930170
Dallas, TX 75393

Tarrant County JP2
F00024629
724 E. Border Street
Arlington, TX 76010

Tarrant County JP7
F00018332/F00028447
PO Box 691
Mansfield, TX 76063

Texas Alcohol Beverage Commission
License & Permit Division
PO Box 13127
Austin, TX 78711-3127

Texas Workforce Commission
Tax Dept. Collection
BK Room 556-A
Austin, TX 78778

The Kar Store
P2217
708 E. Division Street
Arlington, TX 76011

The Pointe of North Arlington
F00024629
525 E. Lamar
Arlington, TX 76011

TX Collect Inc, CTI
2101 W. Ben White Blvd.
Austin, TX 78704

TXU Electric
PO Box 666565
Dallas, TX 75266-6565

United States Attorney
1100 Commerce St., 3rd Floor
Dallas, TX 75242

United States Trustee
1100 Commerce St., RM 9C60
Dallas, TX 75242

Vought Heritage CU
1000000101724
P.O. Box 532029
Grand Prairie, TX 75053